

United States Bankruptcy Court
District of South Carolina

Case Number: 19-05776-dd

Chapter: 7

In re:

Frederick Leroy Nixon Sr.

Entered By The Court
2/9/22

**ORDER DISCHARGING DEBTOR(S) AND TRUSTEE AND CLOSING
THE CASE**

Filed By The Court

2/9/22

Laura A. Austin
Clerk of Court
US Bankruptcy Court

The trustee, having certified that the estate of the above-named debtor(s) has been fully administered, and it appearing that the debtor(s) having met the requirements for discharge under 11 USC § 727,

1. The debtors(s), **Frederick Leroy Nixon Sr., are granted a discharge;**
2. The trustee is discharged as the trustee of this case; and
3. The chapter 7 case of the above-named debtor(s) is closed.

IT IS SO ORDERED.



David R. Duncan
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Frederick Leroy Nixon, Sr.
Debtor

Case No. 19-05776-dd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0420-3

User: admin

Page 1 of 5

Date Rcvd: Feb 09, 2022

Form ID: 166BNC

Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2022:

Recip ID	Recipient Name and Address
tr	+ Annemarie Belanger Mathews, Chapter 13 Office, 3700 Forest Drive, Suite 302, Columbia, SC 29204-4010
tr	+ William K. Stephenson, Jr., PO Box 8477, Columbia, SC 29202-8477
cr	+ J.P. Morgan Mortgage Acquisition Corp., c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
cr	+ J.P. Morgan Mortgage Acquisition Corp., et al, c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard Blvd. #100, Woodland Hills, CA 91364-6207
543745325	Ces/bank Of America, C/o Acs, Utica NY 13501
543745353	+ DSS Child Support, P.O. Box 1469, Columbia SC 29202-1469
543745355	+ Guild Mortgage Company, P.o. Box 85304, San Diego CA 92186-5304
543745356	+ HUTCHINS LAW FIRM, PO BOX 8237, Columbia SC 29202-8237
543745364	+ Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield MO 63005-1243
543760430	+ PRISMA HEALTH, PO BOX 2266, COLUMBIA, SC 29202-2266
543745375	+ Richland County FAMILY Clerk of Court, 1701 Main St, Columbia SC 29201-2819
543764994	+ SCHNEIDER COMMUNITY CREDIT UNION, 781 WILLARD DR., GREEN BAY WI 54304-5240
543745381	SHANNON MCGEE, 3438 SCREAMING EAGLE RD EXT, Eastover SC 29044
543745376	+ Safe Federal Credit Un, Po Box 2008, Sumter SC 29151-2008
543745378	+ Sc Studntln, Pob 102405, Columbia SC 29224-2405
543745395	+ The Bureaus Inc, 1717 Central St, Evanston IL 60201-1507
543747840	+ US Department of Education MOHELA, 633 Spirit Dr, Chesterfield, MO 63005-1243
543745397	+ Us Dep Ed, Po Box 5609, Greenville TX 75403-5609

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	+ Email/PDF: keonaenixon@gmail.com	Feb 10 2022 00:53:00	Frederick Leroy Nixon, Sr., 393 Blythe Creek Dr, Blythewood, SC 29016-8192
tr	+ EDI: QJBHAIGLER.COM	Feb 10 2022 04:33:00	Janet B. Haigler, Chapter 7 Panel Trustee, Post Office Box 505, Chapin, SC 29036-0505
tr	EDI: QRFANDERSON.COM	Feb 10 2022 04:33:00	Robert F. Anderson, P.O. Box 76, Columbia, SC 29202-0076
cr	+ EDI: RECOVERYCORP.COM	Feb 10 2022 04:33:00	The Bureaus, Inc., c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
543745316	Email/Text: bankruptcy.department@allsouth.org	Feb 10 2022 01:23:00	Allsouth Federal Cr Un, 6923 N Trenholm Rd, Columbia SC 29206
543745318	+ EDI: GMACFS.COM	Feb 10 2022 04:33:00	Ally Financial, 200 Renaissance Ctr, Detroit MI 48243-1300
543745319	+ EDI: CAPITALONE.COM	Feb 10 2022 04:33:00	Cap1/bstby, Po Box 30253, Salt Lake City UT 84130-0253
543745320	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 10 2022 01:09:00	Carrington Mortgage Se, 15 Enterprise St, Aliso Viejo CA 92656-2653

District/off: 0420-3

User: admin

Page 2 of 5

Date Rcvd: Feb 09, 2022

Form ID: 166BNC

Total Noticed: 68

543745321	+ Email/Text: bankruptcy@cavps.com	Feb 10 2022 01:22:00	Cavalry Portfolio Serv, Po Box 27288, Tempe AZ 85285-7288
543751743	+ Email/Text: bankruptcy@cavps.com	Feb 10 2022 01:22:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
543745327	+ EDI: WFNNB.COM	Feb 10 2022 04:33:00	Comenitybank/valuecity, Po Box 182789, Columbus OH 43218-2789
543745328	+ Email/PDF: creditonebknofications@resurgent.com	Feb 10 2022 01:13:17	Credit One Bank Na, Po Box 98872, Las Vegas NV 89193-8872
543745352	+ EDI: CITICORP.COM	Feb 10 2022 04:33:00	Dsnb Macys, Po Box 8218, Mason OH 45040
543745329	+ Email/Text: bkrnotice@prgmail.com	Feb 10 2022 01:12:00	DbA Paragon Revenue Gr, P O Box 127, Concord NC 28026-0127
543745330	+ EDI: NAVIENTFKASMDOE.COM	Feb 10 2022 04:33:00	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745350	+ Email/Text: electronicbkydocs@nelnet.net	Feb 10 2022 01:12:00	Dept Of Education/nelnl, 3015 Parker Rd, Aurora CO 80014-2904
543745354	+ Email/Text: bknotice@ercbpo.com	Feb 10 2022 01:12:00	Enhanced Recovery Co L, Po Box 57547, Jacksonville FL 32241-7547
543745357	+ EDI: IIC9.COM	Feb 10 2022 04:33:00	I C System Inc, Po Box 64378, Saint Paul MN 55164-0378
543745358	+ EDI: IRS.COM	Feb 10 2022 04:33:00	IRS, Centralized & Insolvency Operation, P.O. Box 7346, Philadelphia PA 19101-7346
543784227	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 10 2022 01:09:00	J.P. Morgan Mortgage Acquisition Corp., c/o Carrington Mortgage Services, LLC, 1600 South Douglas Road, Anaheim, CA 92806-5948
543936590	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 10 2022 01:09:00	J.P. Morgan Mortgage Acquisition Corp., c/o CARRINGTON MORTGAGE SERVICES, LLC, 1600 SOUTH DOUGLASS ROAD, ANAHEIM, CA 92806-5948
543745326	EDI: JPMORGANCHASE	Feb 10 2022 04:33:00	Chase Mtg, P.o. Box 24696, Columbus OH 43224
543745359	+ EDI: MID8.COM	Feb 10 2022 04:33:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego CA 92108-2709
543745366	+ EDI: NAVIENTFKASMSERV.COM	Feb 10 2022 04:33:00	Navient Solutions Inc, Po Box 9500, Wilkes Barre PA 18773-9500
543745368	+ EDI: NFCU.COM	Feb 10 2022 04:33:00	Navy Federal Cr Union, 820 Follin Lane Se, Vienna VA 22180-4907
543745370	+ Email/Text: electronicbkydocs@nelnet.net	Feb 10 2022 01:12:00	Nelnet Lns, 3015 S Parker Rd, Aurora CO 80014-2904
543768089	EDI: PRA.COM	Feb 10 2022 04:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
543746130	+ EDI: RECOVERYCORP.COM	Feb 10 2022 04:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
543745371	+ Email/Text: EBN_Waco@Receivemorermp.com	Feb 10 2022 01:23:00	Pmab Llc, 4135 S Stream Blvd Ste 4, Charlotte NC 28217-4636
543745372	+ EDI: PRA.COM	Feb 10 2022 04:33:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk VA 23502-4952
543745379	+ Email/Text: info@schneiderccu.com	Feb 10 2022 01:22:00	Schneider Cu, 2655 Holmgren Way, Green Bay WI 54304-5394
543745382	+ EDI: RMSC.COM	Feb 10 2022 04:33:00	Syncb/amazon, Po Box 965015, Orlando FL 32896-5015
543745384	+ EDI: RMSC.COM	Feb 10 2022 04:33:00	Syncb/ashley Homestore, C/o Po Box 965036,

District/off: 0420-3

User: admin

Page 3 of 5

Date Rcvd: Feb 09, 2022

Form ID: 166BNC

Total Noticed: 68

			Orlando FL 32896-0001
543745385	+ EDI: RMSC.COM	Feb 10 2022 04:33:00	Syncb/care Credit, C/o Po Box 965036, Orlando FL 32896-0001
543745386	+ EDI: RMSC.COM	Feb 10 2022 04:33:00	Syncb/discount Tire, C/o Po Box 965036, Orlando FL 32896-0001
543745387	+ EDI: RMSC.COM	Feb 10 2022 04:33:00	Syncb/jcp, Po Box 965007, Orlando FL 32896-5007
543745388	+ EDI: RMSC.COM	Feb 10 2022 04:33:00	Syncb/lowes, Po Box 956005, Orlando FL 32896-0001
543745389	+ EDI: RMSC.COM	Feb 10 2022 04:33:00	Syncb/old Navy, Po Box 965005, Orlando FL 32896-5005
543745390	+ EDI: RMSC.COM	Feb 10 2022 04:33:00	Syncb/rooms To Go, C/o Po Box 965036, Orlando FL 32896-0001
543745391	+ EDI: RMSC.COM	Feb 10 2022 04:33:00	Syncb/walmart, Po Box 965024, Orlando FL 32896-5024
543745393	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 10 2022 01:09:00	Tbom/atls/fortiva, Pob 105555, Atlanta GA 30348-5555
543745394	+ EDI: WTRRN BANK.COM	Feb 10 2022 04:33:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis MN 55440-0673
543745395	+ EDI: PRATHEBUR	Feb 10 2022 04:33:00	The Bureaus Inc, 1717 Central St, Evanston IL 60201-1507
543745396	+ EDI: WTRRN BANK.COM	Feb 10 2022 04:33:00	Tnb - Target, Po Box 673, Minneapolis MN 55440-0673
543745398	EDI: USAA.COM	Feb 10 2022 04:33:00	Usaa Federal Savings B, Pob 47504, San Antonio TX 78265
543745399	EDI: USAA.COM	Feb 10 2022 04:33:00	Usaa Savings Bank, Po Box 47504, San Antonio TX 78265
543745401	+ EDI: USAA.COM	Feb 10 2022 04:33:00	Usaa Savings Bank, 10750 Mc Dermott, San Antonio TX 78288-1600
543775936	EDI: AIS.COM	Feb 10 2022 04:33:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
543745402	+ EDI: VERIZONCOMB.COM	Feb 10 2022 04:33:00	Verizon Wireless, Po Box 650051, Dallas TX 75265-0051
543745403	+ EDI: WFFC.COM	Feb 10 2022 04:33:00	Wells Fargo, Po Box 14517, Des Moines IA 50306-3517
543745404	+ EDI: WFFC.COM	Feb 10 2022 04:33:00	Wells Fargo Hm Mortgag, Po Box 10335, Des Moines IA 50306-0335
TOTAL: 51			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
543745317	*P++	ALLSOUTH FEDERAL CREDIT UNION, 730 ELMWOOD AVENUE, COLUMBIA SC 29201-2002, address filed with court., Allsouth Federal Cr Un, 6923 N Trenholm Rd, Columbia SC 29206
543745322	*+	Cavalry Portfolio Serv, Po Box 27288, Tempe AZ 85285-7288
543745323	*+	Cavalry Portfolio Serv, Po Box 27288, Tempe AZ 85285-7288
543745324	*+	Cavalry Portfolio Serv, Po Box 27288, Tempe AZ 85285-7288
543745331	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745332	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745333	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745334	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635

District/off: 0420-3

User: admin

Page 4 of 5

Date Rcvd: Feb 09, 2022

Form ID: 166BNC

Total Noticed: 68

543745335	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745336	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745337	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745338	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745339	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745340	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745341	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745342	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745343	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745344	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745345	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745346	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745347	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745348	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745349	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre PA 18773-9635
543745351	*+	Dept Of Education/neln, 3015 Parker Rd, Aurora CO 80014-2904
543745360	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego CA 92108-2709
543745361	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego CA 92108-2709
543745362	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego CA 92108-2709
543745363	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego CA 92108-2709
543745365	*+	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield MO 63005-1243
543745367	*+	Navient Solutions Inc, Po Box 9500, Wilkes Barre PA 18773-9500
543745369	*+	Navy Federal Cr Union, 820 Follin Lane Se, Vienna VA 22180-4907
543745373	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk VA 23502-4952
543745374	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk VA 23502-4952
543745377	*+	Safe Federal Credit Un, Po Box 2008, Sumter SC 29151-2008
543745380	*+	Schneider Cu, 2655 Holmgren Way, Green Bay WI 54304-5394
543745383	*+	Synco/amazon, Po Box 965015, Orlando FL 32896-5015
543745392	*+	Synco/walmart, Po Box 965024, Orlando FL 32896-5024
543745400	*	Usaa Savings Bank, Po Box 47504, San Antonio TX 78265
543745405	*+	Wells Fargo Hm Mortgage, Po Box 10335, Des Moines IA 50306-0335

TOTAL: 0 Undeliverable, 39 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2022 at the address(es) listed below:

Name	Email Address
Daniel A. Stone	on behalf of Debtor Frederick Leroy Nixon Sr. danielstonelaw@gmail.com, bengoshi73@gmail.com;michelle.stonelaw@gmail.com;vaughan.stonelaw@gmail.com
John S. Kay	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. its assignees and/or successors in interest john.kay@hutchenslawfirm.com, Vanessa.hartley@hutchenslawfirm.com;Jodie.brull@hutchenslawfirm.com
John S. Kay	

District/off: 0420-3

User: admin

Page 5 of 5

Date Rcvd: Feb 09, 2022

Form ID: 166BNC

Total Noticed: 68

on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. et al john.kay@hutchenslawfirm.com,
Vanessa.hartley@hutchenslawfirm.com;Jodie.brull@hutchenslawfirm.com

John S. Kay

on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. john.kay@hutchenslawfirm.com
Vanessa.hartley@hutchenslawfirm.com;Jodie.brull@hutchenslawfirm.com

Robert F. Anderson

firm@andersonlawfirm.net randerson@ecf.axosfs.com

US Trustee's Office

USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 6